

This Note is secured by a Deed of Trust, dated June 10, 1983, to Hugh F. Coyle and Thomas F. Ireton, as Trustees, and is in the same principal amount as therein, covering real estate situated in Frederick County, Maryland.

The undersigned hereby acknowledges that, notwithstanding any provision in this Note to the contrary, the holder of this Note reserves the right to grant forgiveness of any portion of the principal of this Note, as and to the extent and at the times required to comply with the Federal Mortgage Subsidy Bond Tax Act of 1980, as amended.

IN TESTIMONY WHEREOF, Joan L. Gerstner has caused this instrument to be executed as of the day, month and year first above written.

WITNESS JUDITH S. LOWE

BY Joan L. Gerstner  
Joan L. Gerstner

BY \_\_\_\_\_

STATE OF MARYLAND, CITY/COUNTY OF FREDERICK;  
I HEREBY CERTIFY that on this 10th day of June, 1983, before me a Notary Public of the State of Maryland, City or County aforesaid, personally appeared Joan L. Gerstner, known to me (or satisfactorily proven) to be the person(s) whose Name(s) is/are subscribed to the within instrument and acknowledge they executed the same for the purpose therein contained.  
FURTHER, I HEREBY CERTIFY, that I personally examined that certain Deed of Trust of even date herewith and found it to be the Deed of Trust securing the payment of the herein Note.

My Commission expires: July 1, 1985

Judith S. Lowe  
Notary Public

WITHOUT RECOURSE PAY TO THE ORDER OF  
THE COMMUNITY DEVELOPMENT ADMINISTRATION  
OF THE DEPARTMENT OF ECONOMIC AND COMMUNITY  
DEVELOPMENT OF THE STATE OF MARYLAND  
ROUSE REAL ESTATE FINANCE, INC.

BY: W. Frank [Signature]  
VICE PRESIDENT